

QuickStartTM ENROLLMENTS



Use this desktop guide in conjunction with the QuickStartTM Enrollment Kit to enroll recipients of Federal benefit payments for Direct Deposit. It can be used for the following payments: Social Security; Supplemental Security Income; Railroad Retirement annuity and unemployment/sickness benefits; Veterans Affairs compensation and pension, education MGIB, education/selected reserve, life insurance and vocational rehabilitation and employment benefits; and Civil Service retirement and survivor annuity. QuickStartTM is an enhancement to the Direct Deposit Program.

NOTE: This pamphlet contains updated and revised materials not in the QuickStartTM Enrollment Kit. Please read carefully.

QuickStartTM Service

QuickStartTM is an enrollment process that allows depository financial institutions to use the Automated Clearing House network to transmit Direct Deposit enrollment information to Federal agencies.

With the QuickStartTM service, enrollment to begin Direct Deposit payments is fast. **Generally**, to receive the next month's payment by Direct Deposit, the enrollment should be transmitted as follows:

Type of Benefit Payment	Transmitted by:
Social Security	The 15th of the month
Supplemental Security Income (SSI)	The 10th of the month
Veterans compensation and pension	The 10th of the month
Veterans Education MGIB	Anytime of the month
Veterans Education/Selected Reserve*	Anytime of the month
Veterans Life Insurance	Anytime of the month
Veterans Vocational Rehabilitation and Employment Benefits*	The 15th of the month
Civil Service retirement annuity and survivor annuity	The 15th of the month
Railroad Retirement annuity	The 15th of the month
Railroad unemployment/sickness	Anytime of the month

**New QuickStartTM Applications*

A unique Standard Entry Class Code, Automated Enrollment (ENR), was created to accommodate these transactions. It can be used for first-time enrollments at your financial institution, but it is **not to be used** for changes to existing enrollments. The ENR Standard Entry Class is a non-dollar transaction. It must contain at least one addenda record, and may contain as many as 9,999 addenda records. There are two conditions that must exist for multiple addenda to be included with one ENR.

1. All Direct Deposit enrollments must be for the same Federal agency benefit program. For example, do not mix enrollments for Veterans benefits with Social Security benefits.
2. Third-party processors that transmit ENR entries on behalf of financial institutions must make a discrete batch transmission for each financial institution. Addenda records pertaining to one financial institution should not be included under the same ENR entry as addenda records pertaining to another financial institution's Direct Deposit enrollments.

The ENR is to be used for enrolling payment recipients in the Direct Deposit Program only. It is **not to be used** in place of the Notification of Change (NOC) process to change the routing or account numbers for existing records. Financial institutions should remind customers of the importance of reporting address changes to the benefit program agency.

Required Enrollment Information

The following information is required to effect the enrollment of a recipient in Direct Deposit using the Quick\$tart™ enrollment process. This information will be transmitted in the entry detail and the addenda record of an ENR transaction. (See page 3 for the record formats.) This page may be duplicated and used for data collection. DO NOT mail this sheet to the agency.

Information obtained from the customer (payment recipient) for inclusion in the entry detail record.

Type of payment: _____

(Social Security; SSI; Veterans compensation and pension, education MGIB, education/selected reserve, life insurance and vocational rehabilitation and employment benefits; Civil Service retirement and survivor annuity; Railroad Retirement annuity and unemployment/sickness)

Information obtained from the customer (payment recipient) for inclusion in the Addenda record.

Customer's own social security number (SSN)

SSN _ _ _ _ _

(Do not include hyphens in the addenda record.)

The recipient's own SSN may or may not be the SSN on the benefit check. Some individuals are entitled to receive benefits on the account of other individuals or on behalf of beneficiaries incapable of handling their own financial affairs. It is preferred that the customer's (recipient's) own SSN be used in creating the enrollment information. However, the enrollment can be effected if the SSN from the check is used, even if this number is not the customer's.

Name of the customer (payment recipient)

Last name (up to 15 positions)

First name (up to 7 positions)

Representative Payee indication

(See section on Representative Payee, page 4.)

No _ (0)(Zero) Yes _ (1)

Information obtained at the financial institution.

Depository Financial Institution routing number

RTN _ _ _ _ _ Check Digit _

Depositor Account Number

(Up to 17 positions)

Transaction Type: _____ **Checking** (Type Code 22) _____ **Savings** (Type Code 32)

For questions about submitting ENRs for a specific benefit payment, please call the corresponding Federal program agency:

Federal Agency	Telephone No.
Social Security Administration (for SSA and SSI payments)	(215) 597-1134
Office of Personnel Management	(202) 606-0540
Railroad Retirement Board	(312) 751-4704
Department of Veterans Affairs	(918) 687-2532

ENR (Automated Enrollment) Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Identification Number	No. of Addenda Records	Receiving Company Name/I.D.	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	(numeric)*			(blanks)	(all zeros)	(blanks)	(numeric)		(blanks)	(blanks)	(numeric)	(numeric)
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

*Use either 23 or 33 in Field 2.

Program Payment	Field 3 Receiving DFI Identification	Field 4 Check Digit	Field 9 Receiving Company Name/I.D.
The following program payments are eligible for the QuickStart™ enrollment service	Use the following DFI Identification number for the corresponding program payment	Use the following number for the corresponding program payment	Use the following codes for the corresponding program for which the recipient is enrolling for Direct Deposit
Social Security	65506004	2	SOCIALbSECURITYb
Supplemental Security Income	65506004	2	SUPPbSECURITYbbb
Veterans Compensation and Pension	11173699	1	VAbCOMP/PENSION
Veterans Education MGIB	11173699	1	VAbEDUCATNbMGIB
Veterans Education/Selected Reserve	11173699	1	VAbEDUCbMGIB/SR
Veterans Life Insurance	11173699	1	VAbLIFEbINSUR
Veterans Vocational Rehabilitation and Employment Benefits	11173699	1	VAbVOCbREHABbEMP
Civil Service Retirement/Annuity	11173699	1	CIVILbSERVbCSAbb
Civil Service Survivor/Annuity	11173699	1	CIVILbSERVbCSFbb
Railroad Retirement/Annuity	11173699 (*)	1 (*)	RAILROADbRETbBDb
Railroad Unemployment/Sickness	11173699 (*)	1 (*)	RAILROADbUISbddd

(*) Denotes a change to the Receiving DFI Identification and the Check Digit for the Railroad Retirement programs from the information published in the QuickStart™ Enrollment Kit.

NOTE: In the codes, the letter "b" indicates a blank space.

ENR Addenda Record

Field	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	R	M	M
Contents	'7'	'05'	'22*12200004*3*123987654321*77777777*Doe*John*0'	(numeric)	(numeric)
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field 3 - Payment Related Information									
The following uses sample information to illustrate the required information to be included in the Addenda record to effect the automated enrollment for Direct Deposit.									
22 = Checking Acct. 32 = Savings Acct.	*	12200004	3	123987654321	77777777	Doe	John	0 = No Rep. Payee 1 = Rep. Payee	\
Transaction Code	Delimiter	Receiver's DFI Routing Number	Check Digit	Receiver's Acct. No. at Financial Institution (Up to 17 positions)	Receiver's Own Social Security No.	Receiver's Surname (Up to 15 pos.)	Receiver's First Name (Up to 7 pos.)	Representative Payee Indicator	Terminator

Representative Payee

A representative payee is a person or institution that is legally entitled to accept payments on behalf of a beneficiary who has been deemed incapable of handling his/her own financial affairs. The majority of benefit recipients **do not** have representative payees.

In processing an enrollment, it is important for the benefit agency to know that the enrollment originated from the proper authority. In cases where there is a representative payee, a “1” will be entered as the last data element in Field 3 of the addenda. In instances where there is no representative payee, a “0” (zero) will be entered into this position.

The Federal Government requires that the title of accounts receiving Direct Deposit payments bear the name of the payment recipient and the beneficiary. Accounts established for representative payee payments reflect fiduciary interest of the representative payee on behalf of the beneficiary. (Example of an account title: John Doe for Mary Smith.) This same regulation applies to institutional representative payees. **The Department of Veterans Affairs and the Office of Personnel Management do not allow ENR enrollments for representative payees.**

Return Reason Codes

If it is necessary for a Federal agency to return an ENR entry to the financial institution as unprocessable, one of the following codes will be indicated on the return:

R40 Non-Participant in ENR Program — The Federal program agency is not a participant in the ENR automated enrollment program.

R41 Invalid Transaction Code — An incorrect or inappropriate transaction code is used in Field 3 of the Addenda record.

R42 Routing Number/Check Digit Error — The Routing Number and/or the Check Digit included in Field 3 of the Addenda record is incorrect.

R43 Invalid DFI Account Number — The receiver’s account number at the DFI is either missing, exceeds 17 positions, or contains invalid characters.

R44 Invalid Individual ID Number — The receiver’s SSN provided in Field 3 of the Addenda record does not match a corresponding SSN in the benefit agency’s records.

R45 Invalid Individual Name — The name of the receiver provided in Field 3 of the Addenda record either does not match a corresponding name in the benefit agency’s records or fails to include at least one alphanumeric character.

R46 Invalid Representative Payee Indicator — The representative payee indicator code included in Field 3 of the Addenda record has been omitted or it is not consistent with the benefit agency’s records.

R47 Duplicate Enrollment — The Federal agency has received duplicate Automated Enrollment entries from the same DFI.

For more complete information concerning return reason codes and their interpretation, refer to the *National Automated Clearing House Association ACH Operating Rules*.

Information

For inquiries concerning FedLine[®], please contact your local Federal Reserve FedLine[®] Help Desk or ACH Department. For further information on QuickStart[™] enrollments, please contact:

- Your local Automated Clearing House Association;
- Your local Federal Reserve Bank; or
- The Customer Assistance Staff at one of the following Financial Management Service Regional Financial Centers:

Austin, TX
(512) 342-7300

San Francisco, CA
(415) 817-7300

Kansas City, MO
(816) 414-2100

Philadelphia, PA
(215) 516-8015

Paperwork Reduction Act Statement

This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. The OMB control number for this collection is 0960-0564. We estimate that it will take about 3 minutes to read the instructions, gather the facts, and answer the questions. You may send comments on our time estimate above to: SSA, 1338 Annex Building, Baltimore, MD 21235-0001. Send only comments relating to our time estimate to this address, not the completed form.

Regional Financial Center/Routing Number Table

The table below lists the Routing Numbers for specific payments distributed by the Regional Financial Centers (RFC).

RFC	Symbol	Class of Payment	Routing No.
Austin <i>Questions?</i> <i>Contact the Austin</i> <i>Customer Assistance</i> <i>Staff: (512) 342-7300</i>	220	VA Retro (Adjustment)	1110 3619 6
		VA Benefit	1110 3600 2
		VA EDUCATION CHAPTER 30	1117 3687 8
		VA EDUC CHAP 1606	1117 3688 1
		VA SPINA BIFIDA/CHAPTER 18	1117 3689 4
		VA Public Law Chapt 31	1117 3690 4
		VA INSURANCE (RESERVED)	1117 3691 7
		VA (RESERVED)	1117 3692 0
		VA (RESERVED)	1117 3693 3
		VA (RESERVED)	1117 3694 6
		VA (RESERVED)	1117 3695 9
		VA (RESERVED)	1117 3696 2
		Federal Salary	1110 3601 5
		Travel	1110 3601 5
		Vendor/Miscellaneous	1110 3618 3
		IRS IMF (Tax)	1110 3617 0
Birmingham: <i>Debt Management</i> <i>Operations Center</i> <i>Questions?</i> <i>Contact Birmingham:</i> <i>(205) 912-6300</i>	449	Treasury Control System	0627 3601 1
		(offset payments)	
		Vendor/Miscellaneous	0627 3601 1
		Tax Refund	0627 3601 1
		OPM Monthly Annuity	0627 3601 1
Kansas City <i>Questions?</i> <i>Contact the Kansas</i> <i>City Customer</i> <i>Assistance Staff:</i> <i>(816) 414-2100</i>	310	SSA Monthly Benefit	0627 3644 8
		SSA PMA (Adjustment)	1010 3666 9
		SSA CMA/Recurring	1010 3621 6
		SSA CMA/Recurring	1017 3614 7
		Preauthorized Debits	1010 3699 9
		Prime Pay	1010 3677 9
		PAD	1010 3688 9
		Federal Salary	1010 3600 9
		Travel	1010 3600 9
		Thrift Savings Plan	1010 3600 9
		Annuity	1010 3600 9
		Vendor/Miscellaneous	1010 3615 1
		IDD	1017 3602 4
		SSI Monthly	1017 3612 1
		SSI Daily	1017 3613 4

Regional Financial Center/Routing Number Table (cont.)

RFC	Symbol	Class of Payment	Routing No.
Philadelphia <i>Questions?</i> <i>Contact the</i> <i>Philadelphia</i> <i>Customer</i> <i>Assistance Staff:</i> (215) 516-8015	303	SSA PMA (Adjustment)	0310 3636 0
		SSA CMA/Recurring	0310 3603 0
		SSA CMA/Recurring	0317 3601 3
		Federal Salary	0310 3600 1
		Travel	0310 3600 1
		Vendor/Miscellaneous	0310 3621 8
		SSA (CMA Recurring/INT'L)	0310 3644 1
		SSA (PMA/INT'L)	0310 3645 4
		Branch II Payments	0310 3646 7
		SSA/CMA Recurring Cycling	0317 3602 6
		SSA/CMA Recurring Cycling	0317 3603 9
		SSA/CMA Recurring Cycling	0317 3604 2
		RRB Daily (Adjustment)	0317 3606 8
		RRB UI SI	0317 3606 8
		RRB Monthly	0317 3607 1
San Francisco <i>Questions?</i> <i>Contact the</i> <i>San Francisco</i> <i>Customer Assistance</i> <i>Staff: (415) 817-7300</i>	312	SSA PMA (Adjustment)	1210 3609 2
		SSA CMA/Recurring	1210 3624 1
		Federal Salary	1210 3600 5
		Travel	1210 3600 5
		Vendor/Miscellaneous	1210 3650 0
		OPM Daily (Adjustment)	1217 3614 3
		OPM Monthly	1217 3615 6



Note: Current Month Accrual (CMA), Prior Month Accrual (PMA)

Consumer Payment Formats

Consumer payments are designated for deposit into an individual's account. They are identified by the Standard Entry Class Code (SEC) which is found in the Company/Batch Header Record (Field 6) of the payment file data.

Standard Entry Class Code

The Prearranged Payment and Deposit (PPD) is the SEC code used for identifying Federal agency consumer payments. The payment entries may be accompanied by a PPD addenda record (PPD+) which further identifies the reason for the payment.

Action Steps

- 1. Contact the appropriate Federal agency.**
Do not contact the Government Disbursing Office.

Payment Type	Contact
OPM (formerly Civil Service Retirement)	U.S. Office of Personnel Management P.O. Box 45 Boyers, PA 16017 (724) 794-2005
Social Security "SOC SEC"	SSA Program Service Center (Refer to p.4-9 and 4-10 for appropriate addresses).
Supplemental Security Income "SUPP SEC"	Social Security Administration Certification and Accounting Branch, Analyst Room 3-A-2 East High Rise Building 6401 Security Boulevard Baltimore, MD 21235 (410) 966-5353
Bureau of the Public Debt	Bureau of the Public Debt Customer Assistance Branch P.O. Box 426 Parkersburg, WV 26102-0426 (304) 480-7591 Note: Included with the letter to confirm duplicate return should be a debit advice, Return Item-Credit Form, and any other documents that confirm the duplicate return.
VA Compensation or Pension "VA BENEFIT"	None. Note: Returned VA payments cannot be recalled. They will be reissued to the recipient's home address.
Railroad Retirement Board	Railroad Retirement Board Direct Deposit Coordinator (312) 751-4704.
For all other payment types	The Federal agency's local office listed in the telephone directory.

2. Promptly notify the recipient of the error.

If you erroneously reported death on the ACH return, advise the recipient to contact the originating Federal agency immediately to reactivate payments.

Advise the recipient that the returned payment may be sent via check to his/her home. The recipient should contact the Federal agency to ensure his/her current home address is on record and that payments are handled properly.

Table 3-B How to Respond to the Notice of Reclamation (continued)

5b. Steps to take Under Limited Liability

Respond to the Notice of Reclamation so that it is received by the Government Disbursing Office within 60 days from the date on the Notice.

IF the **outstanding total**** was

THEN

Previously repaid to the Federal government (e.g. by the beneficiary's survivor).

The RDFI's obligation to the Federal government has been satisfied and the RDFI must return the Notice of Reclamation, attaching proof of the repayment, so that it is received by the Government Disbursing Office within 60 days of the date on the Notice.
(See Types of Evidence, p. 5-24).

6. IF the account balance amount is

THEN

Equal to or greater than the outstanding total

The RDFI must return the full amount listed on the Notice of Reclamation by ACH, not to exceed the outstanding total, within 60 days of the date on the Notice.

The RDFI must also return the Notice of Reclamation so that it is received by the Government Disbursing Office within 60 days of the date on the Notice.

Complete and sign Certification #1*** and, if the RDFI had no knowledge of the death at the time the payment(s) was received or with drawn, also sign, Certification #2**** on the back of the Disbursing Office Copy of the Notice of Reclamation. Original signatures are required.

Less than the outstanding total

Return an amount equal to the account balance.

Complete and sign Certification #1*** and, if the RDFI had no knowledge of the death at the

continued next page>

** The Outstanding Total is the sum of all Federal benefit payments received after death or legal incapacity, minus any amount returned to or recovered by the government.

*** Certification #1 on the back of the Disbursing Office copy of the Notice of Reclamation certifies that: the Notice to Account Owners was sent; account owners were notified of any action the RDFI has taken or plans to take against the account; and, the RDFI took proper corrective action regarding any error in date of or fact of death.

((continued from previous page))

time the payment(s) was received or withdrawn, also sign Certification #2**** on the back of the Disbursing Office Copy of the Notice of Reclamation. Original signatures are required.

If the Notice of Reclamation is incorrect due to error in fact or date of death see (page 5-24).

Provide a statement to the Government Disbursing Office with the following information:

- name(s) and most current address(es) of any person(s) who withdrew funds from the account after the death. If that is impossible, explain in writing why this information cannot be furnished.

Acceptable proof of payment can be...

- a statement of the date of return, if returned by ACH; or,
- copies of canceled checks used to return any partial payments (include front and back of check).

If the Government Disbursing Office rejects the proof, it will send the RDFI a Reject Notice (FMS-2940).

The Disbursing Office or authorizing Federal agency will verify whether the ACH returns were accepted. If all ACH returns were not accepted or if only a partial amount was repaid, the RDFI is still liable for the balance and the reclamation process continues.

Note: Retain your copy of the Notice of Reclamation, including your reply, and any returns for your records.



**** Certification #2 on the back of the Disbursing Office copy of the Notice of Reclamation, certifies that the RDFI had no actual or constructive knowledge of the death at the time of deposit or withdrawal of any of the post-death payments; and, that the RDFI has returned the amount of the account balance to the government.

Time Limits for Federal Reclamations

1. INITIATION OF RECLAMATION: The authorizing Federal agency must initiate the reclamation within 120 days after the date that the agency receives notice of the death or legal incapacity of the recipient.
2. SCOPE OF RECLAMATION: An RDFI is not liable for any post-death benefit payments made more than six years prior to the most recent payment of that same type, except under the following circumstance:

“If the account balance at the time the RDFI receives the notice of reclamation exceeds the total amount of all post-death or post-incapacity payments made by the agency during such six-year period, this limitation shall not apply and the RDFI shall be liable for the total amount of all payments made, up to the amount in the account at the time the RDFI receives the Notice of Reclamation and has had a reasonable opportunity (not to exceed one business day) to act on the notice.” [31 CFR Part 210.10(d)]
3. RDFI REACTION TIME: The RDFI, upon receipt of the government’s Notice of Reclamation, has UP TO ONE BUSINESS DAY to react to that Reclamation by determining the account balance, and by preventing any further withdrawals of post-death government benefit payments from the account, if possible under the terms of the contract with the account holder.
4. RDFI RESPONSE DEADLINE: The RDFI has up to 60 days from the issue date of the Reclamation to provide a full and accurate response to the proper Government Disbursing Office. Failure to respond timely may result in a debit to the RDFI’s Federal Reserve account or the account of its correspondent for the total amount of the Reclamation. This debit action will be final.



Note: *If the Reclamation deadline is imminent, the RDFI should consider using overnight mail or some similar means to be sure to meet the government’s deadline. If the RDFI wants proof it met the deadline, it should consider using Certified “return receipt” mail or similar means for a signed receipt.*

Follow-up to the Notice of Reclamation (FMS-2942)

A Follow-Up Notice is sent if the Government Disbursing Office failed to receive any response within 30 days of the Notice of Reclamation; or, if the RDFI’s response to the Notice of Reclamation was incomplete or inaccurate.

A Follow-Up Notice is a reminder to the RDFI that a response must be received by the Government Disbursing Office no later than 30 days or the RDFI will forfeit the right to limit its liability.

A copy of the original Notice of Reclamation is attached to the Follow-Up Notice.

Any questions regarding this matter should be directed to the Government Disbursing Office shown in the upper right corner of the Notice of Reclamation.

Previous debit

If the RDFI has already been debited on a reclamation case, it will not be debited for an additional 45-day amount on a subsequent Reclamation on the same case, provided it qualified to limit its liability in response to the original Notice of Reclamation. However, the RDFI is still required to respond to all official Notices of Reclamation in order to maintain its limited liability.

E. Contacts

Regional Financial Centers Claims Telephone Numbers

Center	Telephone
Philadelphia Financial Center	(215) 516-8154
Kansas City Financial Center	(816) 414-2150
Austin Financial Center	(512) 342-7261
San Francisco Financial Center	(415) 817-7183
Birmingham Debt Management Center	(205) 912-6181

Instructions for financial institutions not using NOCs (continued)

Type of Payment	Less than 100 payments, SUBMIT corrected photocopies of SF 1199As or letters to:	More than 100 payments, CONTACT
Coast Guard		
Active Duty	Commanding Officer (Code PS) US Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591	(785) 339-3506
Reserves	Commanding Officer (Code RES) US Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591	(785) 339-3506
Retired	Commanding Officer (Code RPD) US Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591	(785) 339-3416
Department of Veterans Affairs		
Veterans Compensation, Pension or Education (MGIB)	VA Regional Office which maintains the veteran's records	1 (877) 838-2778
Veterans Life Insurance		(215) 842-2000 ext. 14270
Federal Salary and Allotment payments (including payments by the military to civilian employees)(FED SALARY)	Federal employing agency authorizing the payment (address where original SF 1199As were mailed). If address is unknown, contact recipient/member.	
Marine Corps		
Active Duty	DFAS - Kansas City Center	(816) 926-5726
Reserve	1500 E. 95th Street	
Active Duty Allotments	Kansas City, MO 64197-0001	

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A. FMS Customer Assistance Staffs (CAS)

The table below shows the addresses and phone numbers for the Customer Assistance Staffs.

Financial institutions should contact the Customer Assistance Staff if they...

- need marketing information
- have questions regarding policy or compliance issues
- have operational questions
- have questions regarding Remittance Express (REX).

Regional Financial Centers

Customer Assistance Staffs Phone Number

Austin Financial Center
Customer Assistance Staff
P.O. Box 149058
Austin, TX 78714-9058 (512) 342-7300

Kansas City Financial Center
Customer Assistance Staff
P.O. Box 12599-0599
Kansas City, MO 64117 (816) 414-2100

Philadelphia Financial Center
Customer Assistance Staff
P.O. Box 8676
Philadelphia, PA 19101-8676 (215) 516-8015

San Francisco Financial Center
Customer Assistance Staff
P.O. Box 193858
San Francisco, CA 94119-3858 (415) 817-7300



Note: *If at any time the Federal paying agency (i.e., SSA, OPM, RRB, VA, BPD, IRS) cannot be reached, please contact your regional Customer Assistance Staff.*

E. Defense Finance and Accounting Service (DFAS) Contacts

Military members with questions regarding their pay should address them to their local military pay office. The following is a list of DFAS Contact information. For additional information, including DFAS vendor contact information, visit www.dfas.mil.

Agency/Payment type	Phone
Army	
Active Duty Pay (Indianapolis)	1 (317) 510-2800
Reserve Pay (Indianapolis)	1 (317) 510-2800
Retiree Pay (Cleveland)	1 (800) 321-1080
Annuitant Pay (Denver)	1 (800) 435-3396
Garnishment (Cleveland)	1 (216) 522-5301
Out of Service Debt (Denver)	1 (800) 962-0648
Vendor Pay (Indianapolis)	1 (888) 332-7366
Navy	
Active Duty Pay (Cleveland)	1 (800) 346-3374
Reserve Pay (Cleveland)	1 (800) 255-0974
Retiree Pay (Cleveland)	1 (800) 321-1080
Annuitant Pay (Denver)	1 (800) 435-3396
Garnishment (Cleveland)	1 (216) 522-5301
Out of Service Debt (Denver)	1 (800) 962-0648
Vendor Pay (Cleveland)	Please contact your servicing site (www.dfas.mil).
Air Force	
Active Duty Pay (Denver)	1 (800) 755-7413 or DSN 926-1281
Reserve Pay (Denver)	1 (800) 755-7413 or DSN 926-1281
Retiree Pay (Cleveland)	1 (800) 321-1080
Annuitant Pay (Denver)	1 (800) 435-3396
Garnishment (Cleveland)	1 (216) 522-5301
Out of Service Debt (Denver)	1 (800) 962-0648
Vendor Pay (Denver)	1 (888) 898-0887
Marine Corps	
Active Duty Pay (Kansas City)	1 (800) 594-8302
Reserve Pay (Kansas City)	1 (800) 594-8302
Retiree Pay (Cleveland)	1 (800) 321-1080
Annuitant Pay (Denver)	1 (800) 435-3396
Garnishment (Cleveland)	1 (216) 522-5301
Out of Service Debt (Denver)	1 (800) 962-0648
Vendor Pay (Kansas City)	1 (816) 926-7480
US Coast Guard	
Active Duty Pay	(785) 339-3506
Reserves	(785) 339-3506
Retired	(785) 339-3416